

ELife

A Semi-Annual Newsletter of ECLOF Philippines
July-December 2017



Back-to-back-to-back client services!

- MEDICAL MISSION
- CLIENT'S DAY
- COMMUNITY OUTREACH

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TRAINING OF TRAINORS ON ECLOF BRANCH OPERATIONS

As a growing organization, and with the introduction of new loan products in 2016, common understanding and interpretation is crucial in delivering the best service towards our clients. Thus, last July 26-27, 2017, Program Supervisors, Branch Managers and Area Managers participated in a training that aims to equip them with better understanding of ECLOF loan products, policies and procedures as they lead their team. The training likewise hopes for a unified and standard delivery of ECLOF's products and services. The training of trainors were attended by key officers – envisioned to cascade to their subordinates all what they learned from the two (2) days seminar. The impact: so that "Service is our Lifestyle" will not just be lip-service but be felt and experienced by our clients.



ECLOF MYANMAR VISITED ECLOF PHILIPPINES



Last September 17-23, 2017, ECLOF Philippines (EP) was blessed to have the team of ECLOF Myanmar (EM) for an exposure. EM plans to expand their operations and so their visit was aimed to learn how as a microfinance organization prepare for growth, how branches and unit offices work and implement organizational plans, and the role and functions of the management team. EM was composed of their Executive Director Ms. may Aye Shwe Naw,

Finance Manager Ms. Cynthia May Nant, HR Manager Mr. Thaug Htut Saw, Branch Manager Ms. Nu Nu Htwe Nant, MIS Officer Ms. May Lar Soe Naw, and Program Officer Mr. Zar Win S Kai.

During their first two days, EP and EM shared organizational status, expansion plans and challenges of their operations. EP Key Officers shared their departmental functions and plans in relation to the 5-year plan of the organization. Detailed expansion strategy of Operations and how the support team strengthens itself to support Operations were also discussed. Then, EM was divided into two groups for the next day's field visit. The first group went to Palawan to get familiarized on unit office operations and the LIFE program. On the other hand, the second group visited Cainta and Tanay Unit Offices to learn on urban operations of EP.

On the last day, both EP and EM shared feedback and clarifications from the field visit. Debriefing and preparation of EM's action plans were also facilitated.

The whole activity was enriching for both EP and EM as they learned from each other's. Aside from learning strategies and best practices in managing growth, EM caught something else: That indeed, Service is our Lifestyle.

ECLOF PARTICIPATES IN ROUNDTABLE DISCUSSION ON CASSAVA, BANANA, AND SEAWEED VALUE CHAINS IN PALAWAN

Last September 26, 2017, ECLOF was invited to participate in a roundtable discussion on engaging smallholders in Cassava, Banana and Seaweed Value Chains in Palawan. The activity was organized by Protect Wildlife of the USAID and Lutheran World Relief who are partners in "intensifying private and public sector involvement in biodiversity conservation and conservation financing." The Partnership aims to support livelihood activities of communities surrounding Mt. Mantalingahan Protected Landscape (MMPL) and make these communities active partners in biodiversity conservation, particularly in enforcement of wildlife protection and enforcement activities. By providing financing and capacity

building to selected livelihood activities, the Partnership envisions increased productivity, collective marketing and strengthened local organization amongst target communities.

In the roundtable discussion, stakeholders from different government agencies and communities were present as well as private organizations. ECLOF, as a microfinance organization, was identified as one of the financial providers in the area and was given the opportunity to present its loan products and services. Through these activities and partnerships, by attending and participating in forum like this, ECLOF strengthens its mission to help build communities that are sustainable – economically viable, socially desirable and environmentally sound.

MEDICAL MISSION IN NUEVA VIZCAYA



ECLOF in partnership with LIFELINE Foundation once again delivered health and dental services to clients and communities. This time in Nueva Vizcaya!

October 1, 2017, clients and their family members and other community members gathered at the Municipal Gymnasium of Bayombong, NV for free health and dental consultations. Doctors, dentists, volunteers including from the Philippine Army and ECLOF staff were all ready and happy to receive them. Also provided in the medical mission were free medicines, educational talks about health hazards of pesticides, oral health, free haircut and circumcision. Umbrellas and bibles were given as tokens courtesy of our sponsors – Country Bankers Insurance Corporation and Philippine Bible Society respectively. A total of 301 individuals were served – kids and adults and elders!

North Luzon Area and HO staff were all happy and inspired in supporting the activity. Everyone felt encouraged in their work with ECLOF especially as they see it as one of the ways the organization lives up to its vision and mission.

ECLOF continues to organize such activities to serve better its clients. Improvement of health and access to health services of Filipinos are just two of the things that the organization hopes to contribute.

ECLOF PHILIPPINES PARTICIPATES IN ECLOF INTERNATIONAL NETWORK MEETING

ECLOF Philippines attended the ECLOF Network Meeting facilitated by ECLOF International last October 18-29, 2017 in Geneva, Switzerland. It was attended by Vice Chairman of the Board, Ms. Minnie Ann A. Calub and Executive Director, Ms. Rosemarie C. Castro.

Ms. Calub and Ms. Castro joined the staff and Board Members of ECLOF International and the Chairman and Executive Directors of ECLOF Members – ECLOF Armenia, ECLOF Brazil, ECLOF Columbia, ECLOF Dominican Republic, ECLOF Ecuador, ECLOF India, ECLOF Jamaica, ECLOF Kenya, ECLOF Myanmar, ECLOF Sri Lanka, ECLOF Tanzania, and ECLOF Uganda.



Organizational Highlights

OUTREACH TO INDIGENOUS PEOPLES IN GENERAL NAKAR, QUEZON



For more than a decade now, ECLOF has been expand to new areas, reaching more marginalized and Philippines opened a Unit Office in Infanta, Quezon. Infanta entrepreneurial loans to not only Infanta, but also its nearby

Last October 20, 2017, ECLOF South Luzon staff organized a General Nakar – the Agta. The Agta live in communities in the mountainous parts of eastern Luzon. A number of members of this Agta community are actually ECLOF clients through its Micro Negosyo at Serbisyo - Group Loan (MNS-GL) program. MNS-GL financing facility aims to generate micro livelihood businesses and economic productivity to individuals who want to start their own businesses.

For the client service activity, ECLOF South Luzon staff gathered their used clothing to be given to the community members. The day's program started with an opening prayer and worship led by the staff. Then, they had a bible story reading for the little children and different games for the kids. Parents were also present watching and enjoying their children play. In closing, everybody shared the rice porridge with chicken brought by ECLOF.

It was a joyful day for everyone! Especially for ECLOF South Luzon staff, it was great to be able to share blessings and bring joy to others. The activity may have lasted for just a few hours but surely, it will be cherished.

ANNUAL REVIEW AND PLANNING

Last November 5-9, 2017, ECLOF had its annual review and planning in Nasugbu, Batangas. During the activity, the group had a review of the 5-year strategic plan and 2017 annual operational plan. They also reflected on their personal as well as organizational SWOT (strengths, weakness, opportunities, and threats); then came up with strategies for expansion, to wit:

- ✓ Rehab portfolio
- ✓ Systems standardization
- ✓ By saturation/consolidation
- ✓ By expansion as branch

Thereafter, discussions and planning for 2018 took place. Leaders brainstormed on targets, budgets, and activities in line with the Key Result Areas of 2018, which are the following:

1. Organizational Culture that is consistent with our Core Values
2. Expansion through Growth Areas
3. Quality Portfolio
4. One-Stop-Shop Implementation
5. Active Partnership and Networking
6. Compliance with Microfinance Standards
7. Effective and Efficient System and Procedures
8. Transition and Set-up of ECLOF Financing Company



The activity was productive for ECLOF as it clarified assumptions, gleaned lessons from 2017; while hoping for a better 2018.

CLIENT'S DAY IN ABATAN



To celebrate the blessing of 15 years, ECLOF organized a clients' day last December 1, 2017 for loyal clients of Abatan Branch. ECLOF prepared a day's activity of pampering loyal clients. To start, ECLOF invited Mr. Jefferson Laruan, owner of Lily of the Valley Organic Farm in Benguet and Board of the National Organic Agriculture Board, to share his expertise and experience on how to improve an agri-business. With majority engaged in commercial vegetable farming, his talk was very beneficial and practical. ECLOF also invited Yovel East Research & Development Inc. and they introduced their product that aims to help farmers increase their farm production at a minimum cost and is environmentally friendly.

Highlight of the activity was the giving of token of appreciation to top 20 loyal clients. The longest of them is with ECLOF for 11 years! Then, it was time to pamper the clients with free haircut, manicure and pedicure, and massage. Clients can have whatever service they want – for free! And they all go home with ECLOF canvas bag with ECLOF notebook and ballpen, and bible courtesy of the Philippine Bible Society. Throughout the activity, selected clients were able to market their goods as ECLOF prepared a market area for them.

The day was full but ECLOF could not have it the other way than celebrating with clients who continue to sustain the organization through their loyalty and love. ECLOF in the same way strives to better serve its clients every day.

OPERATIONS FEATURE

Mr. Noli B. Cabasal

PROGRAM SUPERVISOR
Unit Office: Rizal, Palawan

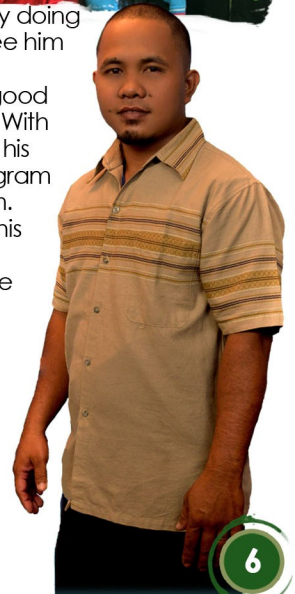


People who would meet Noli for the first time would think he is a serious person; until they see him gamely doing funny things to break the ice and entertain people. Then, you'll think he's a comical person; that is until you see him in action in agricultural microfinance operations.

Noli is the Program Supervisor of Rizal Unit Office in Palawan since 2015. He consistently maintained the good operational performance of the Unit Office. As a leader, he shows genuine concern to both staff and clients. With his degree in Bachelor of Science in Agriculture and experience as a crop specialist, he is generous in sharing his knowledge in helping clients with their crop yield. He freely gives agricultural technical advice both to his program officers and clients, be it in the office or in the field. Thus, clients appreciate him very much as he goes to them. He shows concern; while it is in his very nature to help, being a farmer himself. It is a joy for him to see farmers, his clients to rise above their present condition. To serve, therefore, is something he enjoys doing.

For the people he works with, Noli is a dependable and flexible comrade. He is able to implement well the Cash Disbursement Facility in his Unit Office, the first piloted so far in ECLOF. This is not an easy task considering the risks involved and the systems that were installed. Furthermore, his Unit Office was also one of the first to generate group loans when it was rolled out in Palawan. Noli knows what is good for his Unit Office and he would not beat around the bush to act, keeping in mind always to observe organizational policies and systems.

Noli has the balance of both soft and hard leadership power. He is strict to his people in terms of their operational performance and at the same time stands by to support them in every way. He influences people by showing a good example to them all; something worthy of emulation. Keep it up Noli!



as of December 2017 (unaudited)

Area	Branch	Unit Office	Portfolio	Loan Disbursement	Net Income	ACTIVE CLIENT	TOTAL CLIENT	PAR	Rate
SOUTH LUZON	Cainta	Cainta 1	6,118,609	12,552,000	(452,036.6)	732	998	2,695,970.02	44%
		Cainta 2	5,633,670	11,326,000	(216,126.3)	837	1,048	1,536,729	27%
	Marikina	Cainta	11,752,279	23,878,000	(668,163)	1,569	2,046	4,232,699	36%
		Marikina 1	6,838,805	15,797,000	831,443.9	564	815	1,402,960	21%
		Marikina 2	8,570,399	20,247,000	404,169.7	1,199	1,355	732,635	9%
		Marikina	15,409,203	36,044,000	1,235,613.6	1,763	2,170	2,135,594	14%
			27,161,483	59,922,000	567,450.7	3,332	4,216	6,368,293	23%
	Laguna	Sta Cruz	9,674,842	15,968,000	(1,544,776.3)	922	1,206	3,759,961	39%
		Calauan	9,448,482	16,684,000	(1,815,946.1)	814	977	3,922,676	42%
	IFA-TNY	Laguna	19,123,325	32,652,000	(3,360,722.4)	1,736	2,183	7,682,638	40%
		Infanta	11,582,736	33,765,000	946,267.0	1,061	1,257	222,173	2%
		Tanay	10,462,424	16,192,000	408,889.5	737	1,165	4,476,866	43%
		IFA-TNY	22,045,161	49,957,000	1,355,156.5	1,798	2,422	4,699,039	21%
			68,329,968	142,531,000	(1,438,115.2)	6,866	8,821	18,749,971	27%
PALAWAN & INTER-ISLAND	North Palawan	PPC	18,218,516	32,786,100	294,896.1	1,874	2,492	4,978,675	27%
		Narra	14,916,217	30,397,000	1,447,673.1	949	1,128	1,116,577	7%
		Taytay/El Nido	12,907,732	25,919,000	(887,483.7)	1,246	1,416	792,772	6%
		NP Branch	46,042,465	89,102,100	855,085.5	4,069	5,036	6,888,024	15%
	South Palawan	Quezon	21,503,483	43,714,220	3,393,980.8	1,267	1,554	887,544	4%
		Rizal	16,663,892	34,174,000	1,406,156.6	1,055	1,183	70,711	0%
		Brooke's Point	17,281,905	33,354,400	1,451,900.8	1,037	1,336	679,960	4%
		SP Branch	55,449,279	111,242,620	6,252,038.2	3,359	4,073	1,638,214	3%
			101,491,744	200,344,720	7,107,123.6	7,428	9,109	8,526,238	8%
	NORTH LUZON	La Union	SFLU	9,725,409	12,450,000	(5,842,804.0)	1,121	1,237	3,518,487
Agoo			8,665,362	12,931,500	(1,166,307.9)	753	1,104	2,191,905	25%
La Union			18,390,771	25,381,500	(7,009,111.9)	1,874	2,341	5,710,392	31%
Baguio		Baguio	11,758,425	22,308,000	74,845.1	811	1,397	581,630	5%
		Atok	8,110,738	17,911,000	1,007,738.2	423	741	598,061	7%
		Baguio	19,869,163	40,219,000	1,082,583.3	1,234	2,138	1,179,690	6%
			38,259,934	65,600,500	(5,926,528.6)	3,108	4,479	6,890,082	18%
Abatan		Buguias 1	9,566,971	21,678,500	2,049,196.5	495	795	1,913,022	20%
		Buguias 2	12,134,620	25,830,000	1,957,259.7	619	1,129	3,192,319	26%
		Abatan	21,701,591	47,508,500	4,006,456.1	1,114	1,924	5,105,341	24%
Nueva Vizcaya		Nueva Vizcaya	12,135,323	20,747,637	(314,078.0)	1,026	1,330	3,100,231	26%
		Solano	-	-	-	-	-	-	#DIV/0!
		Nueva Vizcaya	12,135,323	20,747,637	(314,078.0)	1,026	1,330	3,100,231	26%
			33,836,915	68,256,137	3,692,378.1	2,140	3,254	8,205,572	24%
		72,096,848	133,856,637	(2,234,150.5)	5,248	7,733	15,095,654	21%	
HEAD OFFICE	HO	Laboratory	3,287,830	8,627,000	(400,746.3)	654	694	166,120	5%
		SME/INSTI	13,326,348	-	175,240.3	37	72	5,625,919	42%
			16,614,178	8,627,000	(225,506.0)	691	766	5,792,039	35%
GRAND TOTAL BEFORE GRANT			258,532,738	485,359,357	3,209,351.9	20,233	26,429	48,163,902	19%



TOP UNIT

- 1 QUEZON
- 2 RIZAL
- 3 BROOKE'S POINT
- 4 NARRA
- 5 INFANTA

TOP BRANCHES

- 1 SOUTH PALAWAN
- 2 NORTH PALAWAN
- 3 BAGUIO-ATOK

TOP AREA



PALAWAN & INTER-ISLAND

Christmas



To share the spirit and message of giving of Christmas, ECLOF conducted different outreach activities in selected communities where we are operating. The outreach activities were done by branch staff and benefited families & communities that include indigenous communities, church, school and urban poor families.



Laguna Branch and Tanay Unit Offices staff taught mothers on how to make longanisa; while keeping their kids at play.



Cainta and Marikina Branches staff gave grocery items to selected poor families in their area.



Head Office and QC Unit Office staff with their families went to children's home and became their ninongs and ninangs for a day.



Baguio-Atok Branch staff visited a day care center and helped in painting and landscaping of the school.

Outreach 2017

ECLOF staff on the other hand were thankful and blessed of the opportunity. Indeed, it was both a humbling and joyful experience. It was humbling because while each one has his/her own challenges to bear, we realized we can still be a blessing if we focus on others. It was joyful because we were able to share our blessings of gifts and services to the people we have visited. Importantly, we were able to share God's Word to them. Indeed, we are all blessed!



Nueva Vizcaya Branch staff brought joy to day care pupils.



South Palawan Branch staff conducted a gift giving with a church community.



Abatan Branch staff shared blessings to day care pupils.



North Palawan Branch staff gave groceries to selected indigenous and urban poor communities.

A DAY IN THE FARM IN LAMOT, CALAUAN

ECLOF Laguna Branch staff gathered last July 14, 2017 at ECLOF farm in Lamot, Calauan for a day in the farm. The activity aimed to raise awareness among new staff on the concepts and principles of organic farming, the advocacy of ECLOF. The general task of the day was to clean and plant vegetables in the 300 sqm land which includes clearing and pulling of weeds, cleaning the drainage, cultivating and planting of vegetables, and applying of rice hull.

ECLOF staff enjoyed the activities and, importantly, learned deeper about the organization. It was a joyful experience shared by everyone!



A DAY IN THE FARM AT ECLOF DEMO FARM IN BSU

Last July 21, 2017, ECLOF HO and Baguio-Atok Branch staff gathered at ECLOF Demo Farm in BSU for a day in the farm.

Farm Officer Mr. Primo Suza shared an overview on organic farming then guided everyone with the various farm activities to be done. The task were: (1) harvest of vegetables which was given to HO staff; (2) preparation of concoctions and harvesting of vermicast which was assigned to Atok Unit Office staff; and (3) plot cultivation and drainage cleaning which the Baguio Unit Office staff took on.

The day's activity not only introduced ECLOF's advocacy on organic farming to new staff but also fostered teamwork and camaraderie between and among all the staff. Overall, it was a very productive day!



TRAINING EVENT ON BASIC ORGANIC FARMING IN RIZAL

EP team, last October 5-6, 2017 went to Tanay, Rizal to train farmers, clients, and interested individuals on basic organic farming. The training aimed to increase awareness among farmers and individuals on organic farming. Mr. Primo Suza, EP Farm Officer, discussed basic concepts and taught formulation of organic concoctions. The participants showed active interest throughout the training. And it ended with everyone being grateful to have learned something new and practical about organic farming.

As for EP, we feel encouraged to facilitate learning events that could create positive impact in the lives of the poor communities we serve.



INAUGURATION AND A DAY IN THE FARM AT MODEL FARM IN INFANTA, QUEZON



Last October 21, 2017, ECLOF inaugurated Mr. Quirino Sanchez's farm as ECLOF Model Farm – a first in the organization! Mr. Sanchez is a client of ECLOF Infanta Unit Office. The inauguration was participated by ECLOF CALABARZON Area staff, some members of the Ugnayan and Magsikap (the organization of Mr. Sanchez), and youth from the community.

First part of the day's activity was the blessing of the training station which was officiated by Rev. Nathaniel Romaquin of UCCP-Infanta. The training station was constructed with the support from ECLOF. Thereafter the MOA signing to formalize the partnership followed which was represented by HR Manager Liza Eco, CALABARZON Area Manager Ronald B. Guiang, and Mr. Quirino Sanchez.

A day in the farm then followed. A video showing of ECLOF advocacy video on organic farming was first shown to orient the participants. Mr. Quirino Sanchez was introduced and he shared his story on how he got to start practicing organic farming. Then, supervised by Mr. Sanchez, everyone started with the different farm activities.

- Preparation of compost area by Tanay and Sta. Cruz Unit Office staff
- Carpentry of the training station by Calauan Unit Office staff
- Farm fencing by Infanta Unit Office male staff
- Preparation of concoctions by Infanta Unit Office female staff and community members



By lunch time, everyone gathered for the closing of the day's activity. Representatives of each group reported what they had learned and accomplished. As tiring as it was, it was memorable especially to most CALABARZON Area staff who had their first time experience in a day in the farm.

PRODUCT ROLL OUT AND STAFF RETREAT & TEAMBUILDING



ECLOF Philippines' staff were gathered per area in order to set a common understanding and standardize EP's delivery of products and services. The schedule:

August 15-17, 2017	Palawan Area	Citystate Asturias Hotel, Puerto Princesa, Palawan
August 22-26, 2017	North & South Luzon Area	Club Manila East, Taytay, Rizal
September 17-23, 2017	Head Office	Vista Venice Beach Resort, Morong, Bataan

Operations officers led the discussion on Agri and MNS loan product features and policies. Moreover, HRD Manager Liza Eco gave inputs on Social Performance Management (SPM), Client Protection Principles and HR policies and procedures; while, Finance Manager Marites Ngabit handled the training on cash flow projection and microinsurance. Common Cents, ECLOF's computerized accounting system, was also discussed.

Another highlight of these gathering was the inspirational sessions of Pastor Jebo Banzuelo. Pastor Jebo talks focused on ECLOF's theme this year – "Moving Forward: Unity in Diversity." Pastor Jebo stressed the importance of ECLOF's vision and mission and provided input on team development and how each team members play their important roles.

Finally, on the last day, ECLOF staff gamely participated in teambuilding activities aimed for everyone to get to know each other while reflecting on ECLOF's values, goals, and objectives.

NEWLY HIRED *Welcome to EPI!*

HR Highlights

	NAME	POSITION	DATE OF HIRING	UNIT
JULY	Mylene Cangsan	Program Officer	3	Atok
	Jerome Hate	General Services and Liaison Officer	3	HRAD
	Amado Euden Jr.	Program Officer	5	Marikina 2
	Jayson Ulat	Program Officer	5	Cainta 1
	Rizalina Mosne	Program Supervisor	10	Quezon City
	Ramon Christopher Reyes	Program Officer	10	Marikina 2
	Amador Andrada Jr.	Program Officer	14	Narra
	Samuel Audea	Internal Audit Officer	24	AUD
	Laurence Dave Nario	Program Officer	31	Taytay/El Nido
AUGUST	Darleen Joyce Sagala	Finance and Admin Assistant	2	Rizal
	Rochelle Bonzo	Branch Manager	7	Quezon City
	Ronnie Amagsila	Branch Manager	14	San Fernando
	Bernadette Lico	Program Supervisor	14	Cainta 1
	Merylove Callao	Finance and Admin Associate	23	Puerto Princesa 2
	Niña Luces	Program Officer	25	Marikina 1
SEPTEMBER	Mark Anthony Destua	Program Officer	7	Puerto Princesa 2
	Soriada Benito	Program Officer	11	Atok
	Amor Baluda	Program Officer	11	Atok
	Jemimah Canduyas	Program Officer	11	Atok
	Jomar Urmenita	Program Officer	11	Brooke's Point
	Marisol Balata	Program Officer	12	Baguio 1
	Claire Chacwag	Program Officer	12	Baguio 1
	Joseph Colas	Program Officer	12	Baguio 1
	Maricelle Mang-usan	Program Officer	12	Baguio 1
	Alvin Avestruz	Program Officer	22	Puerto Princesa 2
	Michael Vertucio	Program Officer	29	Agoo
	OCTOBER	Hazzel Auditor	Program Officer	2
Carla Joy Gomez		Program Officer	2	Quezon City
Mary Ann Pagao		Program Officer	2	Sta. Cruz
Grace Viel Sorizo		Program Officer	2	Sta. Cruz
Amalou Zuela		Program Officer	2	Infanta
Galeger Peña		Program Officer	3	Tanay
Regie Gamba		Program Officer	5	Calauan
Reenel Ace Buenaventura		Program Officer	9	Marikina 2
Iver Jhan Lanzanas		Program Officer	13	Narra
Jezreel Molleno		Program Officer	18	Taytay/El Nido
Nuelito Trance		Program Officer	18	Taytay/El Nido
Henry Guadania		Program Officer	19	Marikina 2
NOVEMBER		Romeo Ananayo	Program Officer	13
	Gemar Chamen	Program Officer	13	Puerto Princesa 1
	Joshua Altura	Program Officer	20	Nueva Vizcaya
	Mary Rose Baraquel	Program Officer	20	Nueva Vizcaya
	Kathleen Anne Carpeso	Program Officer	20	Marikina 1
	Mercy Duco	Program Officer	20	Nueva Vizcaya
	Jonaid Lumbay	Program Officer	20	Puerto Princesa 2
	Analyn Matidio	Program Officer	20	Nueva Vizcaya
	Myra Salape	Program Officer	20	Marikina 1
	Perry Jay Magon	Program Officer	23	Taytay/El Nido
	Melissa Española	Finance and Admin Associate	27	Sta. Cruz
Bernadette Estilong	Program Officer	27	Agoo	
Erika Tamban	Finance and Admin Associate	27	Calauan	
DECEMBER	Roberto Santos	Program Supervisor	4	Sta. Cruz
	Ruel Veridiano	Program Officer	4	Cainta 2
	Mia Garcia	Finance and Admin Associate	5	Infanta
	April De Leon	Program Officer	11	Tanay
	Mary Ann Gabatino	Program Officer	14	Calauan
	Lowen Rey Tavera	Program Officer	14	Narra
	Zand Blazo	Finance and Admin Associate	20	Cainta 2
	Eddiezer Sacro	Program Officer	25	Marikina 1
	Renalyn Esto	Program Officer	25	Marikina 2

LOYALTY AWARDEES

10 years

Mark Anthony Gonzales

Date Hired: July 16, 2007

5 years

Rosemarie Castro

Date Hired: July 2, 2012

Primo Suza

Date Hired: July 12, 2012

Angelito Masinsin

Date Hired: October 11, 2012

Eureka Pesigan

Date Hired: November 19, 2012

Michael Parreño

Date Hired: November 19, 2012

Client Stories

A business only thrives as long as it has loyal clients. As ECLOF grows older every year, so its pool of loyal clients also grows. This issue's client story features loyal Micro Negosyo at Serbisyo (MNS) clients. They have been with us for 10 years.

MA. ROSALIE REYES

Business: DY-R Accounting Services **Unit Office:** Marikina 1
Other sources of income: personal collection & tupperware dealer, insurance agent



Mrs. Reyes describes herself as a practical woman. She has to because raising 3 children on her own is no small feat.

She is an accountant. She used to work with a company in Makati but decided to leave to focus on growing her accounting service business. She recalled she started with a work from one of her relatives. She was just doing it at her house. Then slowly her client base grew, mostly through referrals.

She became a client of ECLOF through her cousin who was also an ECLOF client. She used her loan to grow her accounting service business. Now, she has an office space in San Mateo, Rizal and 1 regular staff. She also has two (2) on-the-job students to assist her, with one of them, her daughter. Her business serves around 28 companies from Valenzuela, Caloocan, Marikina, San Juan, Pasig, Makati, and Bicol. She plans on putting up an office in Bicol in the near future.

In addition, she has other business to manage: personal collection and tupperware dealership – which she currently have 5 active dealers. She is also an insurance agent – her perspective with insurances being an investment. With this, she took multiple insurances for her loved ones.

When asked what keeps her loyal to ECLOF all these years, she shared, "I likes most the Collateral Build Up (CBU) and Microinsurance products." She highlighted that ECLOF has a means to help clients save (CBU) and prepare for any eventuality (Microinsurance). She added, "I was able to convince a lot of people to join ECLOF because I believe in its products and services."

REYNALDO DOMINGO JR.

Business: J.R.C. Softdrinks Dealer **Unit Office:** Marikina 1
Other sources of income: apartments and Grab Car

Mr. Domingo is now retired from his usual work in his soft drink business. Yet, he started with humble beginnings. He recalled he got the idea from their previous renter who works in a soft drink company. He was told to collect empty soft drink bottles. He went from junk shop to junk shop and he would pay the kids in their village to clean the dirty bottles. When he had enough empty bottles, he contacted the bottling company and started becoming a distributor. Through years of hard work and team work with his wife, Mr. Domingo has reached success. His soft drink business is known in the area and he was able to put up apartment units and invest a grab car. He's thankful for ECLOF in supporting him in his business endeavors.



Now, all of his children have finished their studies, working and building their own respective families. All that is left then is his bucket list of an out-of-the-county trip together with his family. And should it happen, be it in a beach or a fancy restaurant, once they saw a familiar brand of soft drink they will all recognize, Mr. Domingo will start the conversation with "I remember 20 years ago... I was in the soft drink business... and there were many trials... and thanks to ECLOF... because it was a big help." ECLOF might not be at the center of that story, because it chooses to. To be at the side, not in front, nor in the middle, as real success centers on people who makes dreams a reality.

Staff Staff

January

Kriam Thor Mayamnes	9	Atok
Elvis Ryan Marasigan	12	LIFE Farm
Jezreel Molleno	12	Taytay/El Nido
Job Caldito	13	Calauan
Danilo Yap, Jr.	13	Marikina 2
Niña Luces	18	Marikina 1
Eulhnel Gulane	20	Quezon
Denver Biangalen	23	Buguias 1
Marcing Dao-anes	23	Baguio 1
Ana Lea De Leon	23	Cainta 1
Janice Sibayan	23	San Fernando
Joshua Altura	24	Nueva Vizcaya
Regie Gamba	25	Calauan
Nestor Madino	26	Nueva Vizcaya
Eshprell Angel Relano	26	San Fernando
Jolebert Villas	27	Narra
Evangelina Plaza	31	Quezon

February

Liza Eco	2	HRD
Cirilo Flores	4	Narra
Lady Lyn Trinidad	4	Tanay
Leizl Agad	7	CPD
Jennifer Corpuz	16	San Fernando
Jovil Labajo	16	Rizal
Randy Taplin	26	Atok
Myra Salape	27	Marikina 1
Mark Anthony Gonzales	28	Cainta 1

March

Marisol Balata	2	Baguio 1
Marcial Compala	3	Baguio 2
Saturio Lamban Jr.	3	Rizal
Carla Joy Gomez	4	Quezon City
Henry Guadania	6	Marikina 2
Jonaid Lumbay	10	Puerto Princesa 2
Mia Garcia	13	Infanta
Rodalyn Cacayuran	15	Agoo
Cherry Ann Malapaya	15	Sta. Cruz
Noreen Gabatino	19	Buguias 1
Donato Alcoba Jr.	21	OPD
Alleja Ellana	22	Marikina 1
Amado Euden Jr	29	Marikina 2
Jhona Marie Meneses	31	CPD
Rey Hadjie Villanueva	31	Baguio 1

BIRTHDAY CELEBRANTS

April

Noli Cabasal	1	Rizal
Laurence Dave Nario	2	Taytay/El Nido
Jayson Ulat	2	Cainta 1
Melanie Cruz	4	Marikina 2
Betchie Llanora	4	Infanta
Bernadette Lico	8	Cainta 1
Joseph Sandoy	8	Brooke's Point
Michelle Gonzales	10	FAD
Jemimah Canduyas	11	Atok
Ramon Christopher Reyes	13	Marikina 2
Hazzel Auditor	15	Infanta
Raymund Dalimbang	15	Puerto Princesa
Abraham Canao	17	Buguias 2
Vervic Bautista	21	Quezon
Julius John Famisan	23	Taytay/El Nido
Ronald Guiang	23	OPD
Reenel Ace Buenaventura	24	Marikina 2
Ivy Roberts	24	Quezon
Tirso Lucero, III	26	Brooke's Point
Jason Valencia	29	Puerto Princesa 2
Rosielyn Entiveros	30	San Fernando
Luis Nilo	30	Sta. Cruz

May

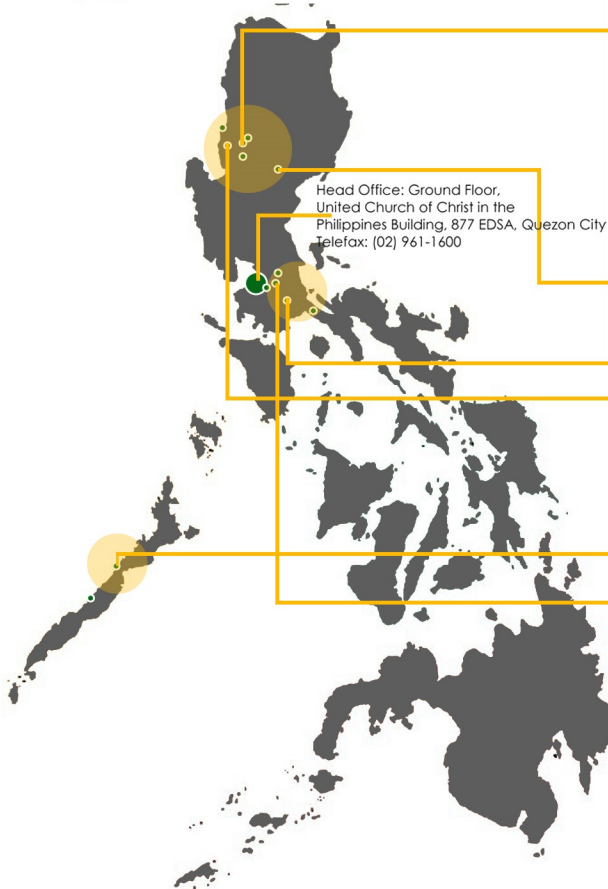
Rob Benjie Torio	1	Baguio 2
Gemar Chamen	2	Puerto Princesa 1
Johnel Cinco	4	Quezon
Perry Jay Magon	4	Taytay/El Nido
Mayberlyn Papco-o	4	Agoo
Amalou Zuela	5	Infanta
Alvin Avestruz	8	Puerto Princesa 2
Jose Lumbag	8	Baguio-Atok
Mary Ann Pagao	10	Sta. Cruz
Romulo Bulanday	11	Rizal
Nuelito Trance	13	Taytay/El Nido
Mark Anthony Destua	15	Puerto Princesa 2
Mercy Duco	17	Nueva Viscaya
Roland Baculiniao	21	Puerto Princesa 2
Mary Rose Baraquel	23	Nueva Vizcaya
Kenny Mark Candelario	24	Puerto Princesa 1
Albert Villaruz	24	Taytay/El Nido
Daryl Dang-ao	24	Bugias 2
Ariel Bayeng	26	Baguio
Mary Rose Lesino	27	Buguias 2
Billy Sab-it	29	Abatan-NV
Michael Vertucio	30	Agoo
Gabriel Asusano	30	Marikina 1

June

Maria Jovema Balolong	1	Baguio 2
Joselito Sevilla	3	FAD
Amor Bacdayan	4	Buguias 2
Elister Guilanda	5	Baguio 1
Arden Christopher Mationg	5	Puerto Princesa 1
Ruel Veridiano	5	Cainta 2
Primo Suza	9	Narra
Gilyn Tumaliuan	10	Cainta 1
Samuel Peñas	11	Narra
Alexis Ann	16	Marikina 1
Jonathan Valdez	19	San Fernando
Francis Blaza	27	Cainta 1
Michael Jun Barquilla	29	Rizal



AREAS OF OPERATION



Unit	Address	Contact Number
North Luzon Area		
Abatan Branch		
Buguias 1	3 rd Floor Mariano Cobcobo Bldg., Abatan, Buguias, Benguet	0909-113-6335
Buguias 2		0907-359-2214
Baguio-Atok Branch		
Atok	Sumakey Bldg., Paooy, Sayangan, Atok, Benguet	0946-338-0263
Baguio	Rm 209 Lyman Ogilby Bldg., Magsaysay Ave., Baguio City	(074) 442-1080
Nueva Vizcaya Branch		
Bambang	2 nd Floor Cuaresma Bldg. National Highway, Bambang, Nueva Vizcaya	(078) 392-1050
La Union Branch		
Agoo	Dra. Pacis Bldg., Consolacion, Agoo, La Union	0946-970-6092
San Fernando	2 nd floor, Uy bldg, Catbangan, San Fernando, La Union	(072) 687-1290
South Luzon Area		
NCR		
Marikina	3 rd Floor Maryland Bldg., 1 Gil Fernando Ave. Brgy. San Roque, Marikina City	(02) 646-0798
Cainta	4 th Floor MORE Business Center, No. 2225, KM. 23, Ortigas Ave. Extension, Brgy. San Isidro, Taytay, Rizal	(02) 571-1867
Quezon City	G/F UCCP Bldg., 877 EDSA, Quezon City	(02) 961-1600

CALABARZON		
Tanay	Unit E, 2/F Plaza Aldea, 41 Ft. Catapusan St., Tanay, Rizal	(02) 636-6790
Calauan, Laguna	L. Geirosa St., Brgy. Silangan, Calauan, Laguna	(049) 310-1243
Sta. Cruz, Laguna	2 nd Floor Ansanpua Bldg. Cailles cor. Alfonso St., Poblacion III	(049) 539-5086
Infanta, Quezon	2 nd Floor Door B & C, AQC Bldg., Mabini St., Poblacion 38, Infanta, Quezon	0929-219-4030

Palawan Area		
North Palawan		
Puerto Princesa City	Unit 5, ARL 111 Bldg., Rizal Avenue, Puerto Princesa City, Palawan	(048)434-8045
Narra	Malvar Ave., Poblacion, Narra, Palawan	0930-491-3410
Taytay	Babes Ann Apartelle, National Highway, Purok 6, San Lorenzo, Brgy. Poblacion, Taytay, Palawan	0917-110-1255
South Palawan		
Brookes Point	Modelo 11 Bldg., Narrazid St. District 11, Poblacion, Brookes Point, Palawan	0946-983-4430
Quezon	2 nd Floor, TGT Bldg., Poblacion, Quezon, Palawan	0907-709-7611
Rizal	Lubaton Bldg., Punta-Baja, Rizal, Palawan	0909-949-3013



VISION

Realizing human dignity



MISSION

ECLOF Philippines is committed to build communities and livelihood, which are sustainable - economically viable, socially desirable and environmentally sound.



CORE VALUES

Service with

- T - Teamwork**
- I - Integrity**
- E - Excellence**
- S - Stewardship**

We are Hiring!

- PROGRAM/LOAN OFFICERS**
- ACCOUNT OFFICERS FOR FINANCING**
- INTERNAL AUDIT ASSOCIATE**
- PROGRAM SUPERVISORS**
- SR. ACCOUNTING SUPERVISOR (CPA)**
- CORPLAN/MARKETING ASSOCIATE**
- BRANCH MANAGER**
- FINANCE AND ADMIN OFFICER**
- TRAINING AND DEVELOPMENT OFFICER**

send application to career.eclofphils@gmail.com